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Vinson & Elkins



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March 8, 2005

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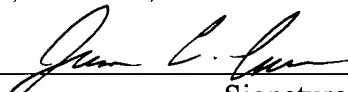
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Technology Center 2100

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

CERTIFICATE OF MAILING

I hereby certify that on March 8, 2005 this paper or fee is being deposited with the United States Postal Service with sufficient postage as "EXPRESS MAIL" Express Mail Number EL717841437US addressed to: Mail Stop Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria VA 22313-1450.


Signature

RE: U.S. Patent Application Entitled "Electronic Payment System Utilizing Intermediary Account"
Serial Number: 09/734,988
Our File No.: PRE556/4-002DIV

Dear Sir:

Please find enclosed the following document for filing in the Patent and Trademark Office:

1. *Response To Office Action Mailed September 9, 2004* (14 pages).

Please acknowledge receipt of the enclosed document by date stamping the enclosed postcard and returning it to this office.

If any fees are required, please charge Deposit Account No. 22-0365, Attn: PRE556/4-002DIV.

Very truly yours,


Chris Cravey

Enclosures
2121344_1.DOC